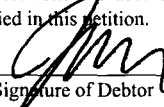


B1 (Official Form 1) (04/13)

UNITED STATES BANKRUPTCY COURT Southern District of Texas		[REDACTED]	
Name of Debtor (if individual, enter Last, First, Middle): Smith, Joseph, Andrew		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 4290		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):	
Street Address of Debtor (No. and Street, City, and State): 808 S. 4th Circle McAllen, Texas <div style="text-align: right;">ZIP CODE 78501</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP CODE</div>	
County of Residence or of the Principal Place of Business: Hidalgo County		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP CODE</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP CODE</div>	
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right;">ZIP CODE</div>			
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000			United States District Court Southern District of Texas FILED SEP 10 2014 David J. Bradley, Clerk
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

Voluntary Petition (This page must be completed and filed in every case.)		Name of Debtor(s): Joseph Andrew Smith	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: N/A	Case Number: N/A	Date Filed:	
Location Where Filed: N/A	Case Number: N/A	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: N/A	Case Number: N/A	Date Filed:	
District: N/A	Relationship: N/A	Judge: N/A	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>	
<p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No.</p>			
<p style="text-align: center;">Exhibit D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.</p>			
<p style="text-align: center;">Information Regarding the Debtor - Venue (Check any applicable box.)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>			
<p style="text-align: center;">Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: right;">_____ (Name of landlord that obtained judgment)</p> <p style="text-align: right;">_____ (Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Joseph Andrew Smith	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u></u> Signature of Debtor X <u>Joseph Andrew Smith</u> Signature of Joint Debtor <u>956-358-9176</u> Telephone Number (if not represented by attorney) <u>9/9/2014</u> Date		Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. <i>Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</i> <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X _____ (Signature of Foreign Representative) _____ (Printed Name of Foreign Representative) _____ Date	
Signature of Attorney* X _____ Signature of Attorney for Debtor(s) _____ Printed Name of Attorney for Debtor(s) _____ Firm Name _____ Address _____ Telephone Number _____ Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. _____ Printed Name and title, if any, of Bankruptcy Petition Preparer _____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) _____ Address X _____ Signature _____ Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			

September 9, 2014

United States Bankruptcy Court
Southern District of Texas
McAllen Division
Bentsen Tower
1701 West Hwy. 83
Suite 1011
McAllen, TX 78501

Attention: Clerk of the Court

Dear Sir / Madam,

RE: Voluntary Petition for Bankruptcy - Joseph Andrew Smith

I am enclosing my Voluntary Petition for Bankruptcy pursuant to Chapter 7 together with all supporting Exhibits, Schedules and related documents.

I wish to confirm that over 50% of my debts are not primarily consumer debts. My debts substantially result from personal guarantees of various debts incurred on behalf of Avants Smith, Inc., an inactive and insolvent Texas corporation.

Please contact me at any time if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'JAS' with a long horizontal stroke extending to the right.

Joseph A. Smith

808 S 4th Circle
McAllen TX 78501
T: 956-358-9176
E: josephandrew1120@gmail.com

B 1C (Official Form 1, Exhibit C) (9/01)

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

UNITED STATES BANKRUPTCY COURT

Southern District of Texas

In re Joseph Andrew Smith ,) Case No. _____
Debtor)
)
) Chapter 7

EXHIBIT "C" TO VOLUNTARY PETITION

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

N/A

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

N/A

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: Joseph Andrew smith

Debtor(s)

§ CASE NO.

§

§ Chapter 7

§

341(a) MEETING QUESTIONNAIRE AND SWORN TESTIMONY

The answers and information provided by the Debtor(s) in this document are a part of the Debtor(s) sworn testimony given before the Chapter 7 Trustee or the Trustee's designated representative. Debtor(s), you must read the questions stated below and answer fully and completely (Singular tense shall be interpreted as Plural tense when the case is a joint filing).

TO THE EXTENT THAT ANY OF THE FOLLOWING INFORMATION IS NOT SHOWN IN YOUR PETITION, SCHEDULES, OR STATEMENT OF FINANCIAL AFFAIRS OR, IF ANY OF THIS INFORMATION IN THOSE DOCUMENTS HAS CHANGED, PLEASE ANSWER THE FOLLOWING AND IMMEDIATELY AMEND YOUR PETITION, SCHEDULES, OR STATEMENT OF FINANCIAL AFFAIRS HIGHLIGHTING THE INFORMATION THAT HAS BEEN ADDED, CHANGED, OR DELETED:

	Debtor	Joint Debtor
Name(s):	Joseph Andrew Smith	
Address:	808 S. 4th Circle	
	McAllen, TX 78501	
Telephone (home):	(956) 358-9176	
Employer(s):	Unemployed	
Address:		
Telephone (work):		
	Non-Filing Spouse	
Name:	Debi Guerra Smith	
Address:	808 S. 4th Circle	
	McAllen TX 78501	
Telephone (home):	(956) 578-1974	
Telephone (work)	(956) 377-8000	

GENERAL INFORMATION

- | | Debtor | Joint Debtor |
|--------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------|
| 1. Have you ever filed bankruptcy before? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| a. If yes, when? _____ Where? _____ | | |
| b. Chapter? _____ Did you receive a discharge? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. I have the following outstanding liabilities: | | |
| a. Child Support (See Question No. 44) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Student Loans | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Taxes | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Claims for death or personal injury | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Obligations to pension or profit sharing | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

KNOWLEDGE OF IMPORTANT BANKRUPTCY ISSUES

3. I am an individual debtor. I know my case will be dismissed on the 46th day after I filed this bankruptcy if certain documents are not timely filed. ☒ Yes ☐ No
4. I have provided my attorney or the Trustee with the following documents:
☒ All bank statements for the three months prior to the bankruptcy filing
☒ Last two years tax returns
☐ Disabled Veteran's letter (if applicable)
5. The majority of my debts were incurred primarily for personal, family or household purposes. ☐ Yes ☒ No
6. I understand that I must provide to my attorney or the Trustee all bank statements for the month of filing. ☒ Yes ☐ No
7. I received, read, and understand my duty to comply with the Duties and Responsibilities of a Debtor Under Chapter 7. ☒ Yes ☐ No
8. I received, read, and understand the Statement of Information required by 11 U.S.C. § 341 prepared by the Office of the United States Trustee. ☒ Yes ☐ No
9. I read and signed the Bankruptcy Petition, Schedules, and Statement of Financial Affairs before these documents were filed with the Court. ☒ Yes ☐ No
10. I understand the questions and information contained in my Bankruptcy Petition, Schedules, Statement of Financial Affairs and this written Sworn Testimony. ☒ Yes ☐ No
11. I personally signed my Bankruptcy Petition, Bankruptcy Schedules and Statement of Financial Affairs, and Means Test before these documents were filed with the Court. ☒ Yes ☐ No
12. I understand that all property owned by me may be liable for my domestic support obligations. ☒ Yes ☐ No ☐ n/a

13. I understand that within thirty days of my initial meeting of creditors I must reach an agreement with my secured creditor(s) (with purchase money collateral) and either surrender the asset, redeem the asset or reaffirm the debt or the automatic stay will terminate. ☒ Yes ☐ No

QUESTIONS RELATED TO ASSETS

14. In my Bankruptcy Schedules, I have accurately listed everything that I own including real estate, personal property and money. ☒ Yes ☐ No
15. I understand that any unreceived tax refund for this and any prior tax years is an asset of the bankruptcy estate and that I must tell my Trustee when I receive these refunds if such funds exceed the amount reflected in my schedules or are not listed in my Schedules. (Please refer to the debtor's Duties and Responsibilities). ☒ Yes ☐ No
16. I have lived in Texas for the last 730 days (2 years). ☒ Yes ☐ No
 a. If **no**, list the States you resided in the last 730 days (2 years):
 State: _____ From: _____ To: _____
 State: _____ From: _____ To: _____
17. I have listed, on Schedule C, real estate located in Texas: ☒ Yes ☐ No
 a. If **yes**, were you living there on the date of your bankruptcy filing? ☒ Yes ☐ No
 b. Is it within the city limits? ☒ Yes ☐ No
 c. If it is located outside the city limits, how many acres is it? _____
 d. Is the equity in the property in excess of \$146,450.00? ☐ Yes ☒ No
18. Did you purchase your home during the four years before filing this bankruptcy? ☐ Yes ☒ No
 a. If **yes**, state the date the property was acquired: _____
19. Have you, within the last 10 years, owned any interest in real estate anywhere that is **NOT** listed in your schedules? ☐ Yes ☒ No
 a. With respect to any real estate not listed in Schedule A, has it been sold or foreclosed? ☐ Foreclosed ☐ Sold When? _____ ☐ Yes ☐ No
 b. If **sold**, were you paid in full at closing? ☐ Yes ☐ No
 c. If **sold**, did you sell it to a friend or relative or family member? ☐ Yes ☐ No
20. Do you receive or are you entitled to receive any payments from a loan of any kind (such as a contract for deed, promissory note, personal loan, etc.)? ☐ Yes ☒ No
21. Do you currently have any nonbanking deposit accounts such as PayPal, Amazon, online gambling, casinos, etc? ☐ Yes ☒ No
22. Do you have any unused reward points, gift cards, gift certificates, or airline tickets? ☐ Yes ☒ No
23. Do you own any rental property? ☒ Yes ☐ No
 a. If **yes**, what are the rental payments? \$0.00 .

- b. If there is a lien against the rental property, how much is the monthly payment? _____ Lender: _____ Lien Amount: _____
24. Have you operated a business during the last six years? ☒ Yes ☐ No
 a. If yes, state the name of the business(es): Avants Smith, Ltd.
 b. State the amount of gross revenues to each business:
 This year: NIL Last year: \$795,000.00
 c. Do you intend to continue operating the business(es)? ☐ Yes ☒ No
 d. If yes, please list which business(es): _____
25. Is all non-exempt property insured, other than cash on hand? ☒ Yes ☐ No ☐ n/a
26. Did you transfer, sell or convey any real or personal property with a fair market value of more than \$2,500 in the last four (4) years? ☐ Yes ☒ No
27. Have you ever been the trustee, beneficiary or settlor of a trust? ☐ Yes ☒ No
28. Have you transferred anything into a trust within the last ten (10) years from the filing date? ☐ Yes ☒ No
29. Is anyone holding any of your property?
 Name: _____ Address: _____ ☐ Yes ☒ No
30. Do you have any type of retirement account or plan? ☒ Yes ☐ No
31. Have you ever made a contribution to a retirement account or plan that is greater than the amount allowed under the IRS tax code to be made with pre-tax dollars? ☐ Yes ☒ No
32. Have you placed money in an educational individual retirement account or state tuition fund within one year prior to the filing of this bankruptcy?
 a. If yes, How much? _____ When? _____ ☐ Yes ☒ No
33. Did you lose in excess of \$2,500 gambling in the last year? ☐ Yes ☒ No

QUESTIONS RELATING TO CREDITORS

34. I have listed, in my Bankruptcy Schedules, everyone to whom I owed money on the date I filed this bankruptcy, including friends and relatives. ☒ Yes ☐ No
35. Have you made payments to the IRS greater than necessary to pay taxes currently due, e.g. have you prepaid any taxes? ☐ Yes ☒ No
36. Within the last four (4) years, have you asked the IRS to apply any tax overpayments to a subsequent tax year? ☐ Yes ☒ No
37. In the last year, did you make payments on your mortgage or to any other creditor of more than \$1,000.00 greater than the regularly required payment?
 a. If yes: To whom: _____ How much: _____ ☐ Yes ☒ No

38. Do any of the claims against you arise from a violation of the Federal Securities Laws? ☐ Yes ☒ No
39. Are any of the claims against you based on an alleged claim of fraud, deceit or manipulation in a fiduciary capacity or in the purchase or sale of any security? ☐ Yes ☒ No
40. Do any of the claims against you arise from any alleged criminal act or intentional tort or willful or reckless misconduct that caused serious physical injury or death to any individual within the last five years? ☐ Yes ☒ No
41. Has anyone sued you for death or personal injury resulting from the operation of a motor vehicle, vessel or airplane? ☐ Yes ☒ No
42. In the last two years, did you repay any money borrowed from your relatives or in-laws? ☐ Yes ☒ No
- a. If yes, Name: _____ Relation: _____
When? _____ How much? _____.
43. In the last year did you make payments on loans from your pension or savings loan? ☐ Yes ☒ No
44. If you owe child support payments or other domestic support obligations, list the full name and last known address of the party to whom the CSO/DSO is due and the name of the agency the support payment is paid through (if applicable).

Party to whom CSO/DSO is due (if more than one, please list on back)	Agency support payment is paid through (if more than one, please list on back)
Name: _____	_____
Address _____	_____
_____	_____
_____	_____
Telephone: _____	_____

Number of Dependents: _____

QUESTIONS RELATING TO LITIGATION OR CLAIMS

45. Do you have any claims or potential claims or lawsuits against anyone whether or not a lawsuit has been filed? ☐ Yes ☒ No
46. Within the year prior to filing, have you conferred with an attorney other than your bankruptcy attorney regarding any claims, potential claims, or lawsuits against anyone? ☐ Yes ☒ No
47. Are you presently involved in a divorce proceeding or have you been ☐ Yes ☒ No

involved in a divorce proceeding within the last four years?

YOU HAVE A LEGAL OBLIGATION TO PROVIDE THE TRUSTEE WITH TRUTHFUL, CORRECT, AND COMPLETE INFORMATION REGARDING YOUR CASE INCLUDING THE INFORMATION PROVIDED IN THE SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS, THE FOREGOING QUESTIONS AND YOUR TESTIMONY AT THE 341 MEETING. IF YOU DISCOVER, LEARN OR REALIZE THAT ANY OF THE ANSWERS OR INFORMATION THAT YOU PROVIDED IS INCOMPLETE OR INCORRECT IN ANY WAY, YOU MUST IMMEDIATELY AMEND YOUR SCHEDULES ON THE APPROPRIATE FORM HIGHLIGHTING THE INFORMATION THAT HAS BEEN ADDED, CHANGED, OR DELETED.

IN ADDITION, IF YOU RECEIVE MONEY OR PROPERTY THAT SHOULD HAVE BEEN BUT WAS NOT LISTED IN YOUR SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS OR IN ANSWER TO THE QUESTIONS ABOVE, YOU MUST NOTIFY THE TRUSTEE IMMEDIATELY IN WRITING AND PRESERVE THE MONEY OR PROPERTY UNTIL THE TRUSTEE DIRECTS YOU TO TAKE A SPECIFIC ACTION. YOU MUST NOT USE OR OTHERWISE DISPOSE OF IT WITHOUT THE TRUSTEE'S PERMISSION.


IF YOU HAVE A QUESTION OR NEED INFORMATION REGARDING YOUR CASE AND ARE REPRESENTED BY AN ATTORNEY, PLEASE CONTACT YOUR ATTORNEY. IF YOUR ATTORNEY DOES NOT RESPOND, YOU MAY CONTACT THE TRUSTEE IN WRITING BUT SEND A COPY OF SUCH CORRESPONDENCE TO YOUR ATTORNEY. IF YOU DO NOT HAVE AN ATTORNEY, PLEASE REQUEST INFORMATION IN WRITING. NEITHER THE TRUSTEE NOR THE TRUSTEE'S EMPLOYEES CAN PROVIDE YOU WITH LEGAL ADVICE OR REPRESENTATION.

QUESTIONS REGARDING YOUR DISCHARGE SHOULD BE DIRECTED TO YOUR ATTORNEY OR TO THE BANKRUPTCY CLERK'S OFFICE.

I have read the foregoing and understand the questions. If represented by an attorney, I have reviewed the questions and answers with my attorney. The answers to the questions are mine. The answers are based on my personal knowledge and are true and correct.

Dated this 9th day of September 2014.

Joseph Andrew Smith
Print Name:


Print Name:

ATTORNEY ACKNOWLEDGMENT

As the attorney of record, I have reviewed and discussed the contents of this document with the Debtor(s). I am not aware of any contrary information. Furthermore, the contents of this document have not been altered from the form provided by the Panel Trustees.

ATTORNEY FOR DEBTOR(S)

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Southern District of Texas

In re Joseph Andrew Smith
Debtor

Case No. _____
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Date: 9/9/2014

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

Southern District of Texas

In re Joseph Andrew Smith
Debtor

Case No. _____

Chapter 7**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE****Certification of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer
Address:

X _____

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Joseph Andrew Smith
Printed Name(s) of Debtor(s)

X  9/9/2014
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

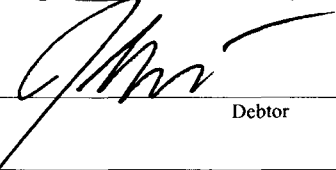
A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Joseph Andrew Smith,
DebtorCase No. _____
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 9-9-2014Signature: 
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition PreparerSocial Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____
Signature of Bankruptcy Petition Preparer

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B6A (Official Form 6A) (12/07)

In re Joseph Andrew Smith
DebtorCase No. _____
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
808 S. 4th Circle, McAllen, TX 78501	Community Property	W	106,000.00	None
2213 Harvey Dr. McAllen TX 78501	Joint Tenant	J	55,000.00	112,980.29
Total ►			161,000.00	

(Report also on Summary of Schedules.)

B 6B (Official Form 6B) (12/07)

In re Joseph Andrew Smith,
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash in wallet	J	88.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		See Continuation Sheet No. 1 - Page 4	J	
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		All items at replacement value. See Continuation Sheet # 1 - Page 4	J	
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. books (250), paintings (200) Location: 808 S. 4th Circle, McAllen, TX	J	450.00
6. Wearing apparel.		See Continuation Sheet No. 1 - Page 4	J	
7. Furs and jewelry.		See Continuation Sheet No. 1 - Page 4	C	
8. Firearms and sports, photographic, and other hobby equipment.		See Continuation Sheet No. 1 - Page 4 - 5	C	
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.		Allstate Annuity	C	3,534.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

B 6B (Official Form 6B) (12/07) -- Cont.

In re Joseph Andrew Smith,
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Texas Retirement Systems (\$30,507) Hewitt Associates LLC (\$20,974)	C	51,481.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Membership share (50%) in Avants Smith, Inc. (Insolvent / Inactive)	H	1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

B 6B (Official Form 6B) (12/07) -- Cont.

In re Joseph Andrew Smith
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Toyota Scion XB (9,750) 2014 Honda CRV (23,000)	C	32,750.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Daschund dog (200), multibreed dog (50)	J	250.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		power tools (75)	C	75.00
2 continuation sheets attached Total▶			\$ 103,843.67	

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

B 6B (Official Form 6B) (12/07)
Continuations Sheet # 1 - Page 4 - 5

In re Joseph Andrew Smith – Debtor

Case No. _____

SCHEDULE B – PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
2. Checking, Savings, Financial Accounts		Inter National Bank, Chase Bank-McAllen American Express Serve Card	J H	3,317.38
4. Household Goods / Furnishings		LG refrigerator (200), 1989 Whirlpool stove (200), Maytag gas cooktop (250), 1989 Frigidaire Freezer (65), mini-fridge (55), 3 LG TV's (450), 1 Dynex TV (200), 2 old GE TV's (125), TV stand (50), large TV stand (200), electric piano (125), sewing machine (55), George Foreman Grill (50), Whirlpool washer/LG dryer (225), Vitamix blender (150), Kitchenaid mixer (75), Location: 808 S. 4 th Circle, McAllen, TX	J	2,475.00
		2 recliner chairs (120), rocking chair (50), dining room table / 4 chairs (220), couch set w/ottoman / recliner (250), leather chair w/ottoman (100), large mirror (40), large shelve (70), 2 small shelves (50), 8 bar stools (160), Location: 808 S. 4 th Circle, McAllen, TX		1,060.00
		Twin beds (100), king size bed / mattress (300), 2 nightstands (150), 2 large dressers (400), Location: 808 S. 4 th Circle, McAllen, TX		950.00
		Office desk (50), file cabinet (50), wood file cabinet (75), 2 office chairs (300), office chair (50), office desk (150), Location: 808 S. 4 th Circle, McAllen, TX		675.00
		Desktop computer w / monitor / keyboard (130), Apple MacBook (500), Apple MacBook Air (500) Location: 808 S. 4 th Circle, McAllen, TX		1,130.00
6. Wearing Apparel		3 men's suits, men's and lady's business and casual clothing (1500) Location: 808 S. 4 th Circle, McAllen, TX	H	1,500.00
7. Furs and Jewelry		Men's Citizen watch (500), Lady's necklace (400), ear rings (200), wedding ring (600) Location: 808 S. 4 th Circle, McAllen, TX	H W	1,700.00
8. Firearms, Sports, Hobby		Video camera (150), Nikon camera (50),	J	

Equipment		Olympus camera (50), video camera (150) Misc. camera equipment (50), camera lights (100), hand weights (50), elliptical (300), 1 Trek bicycle (100), 1 Raleigh bicycle (100) Location: 808 S. 4 th Circle, McAllen, TX		1,100.00
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Total: \$13,907.38

B 6B (Official Form 6B) (12/07)
Continuations Sheet # 2 – Page 6

In re Joseph Andrew Smith – Debtor

Case No. _____

SCHEDULE B – PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in Pensions / Profit Sharing Plans		Fidelity Management Trust Company	C	1,057.29

Total: \$1,057.29

B6C (Official Form 6C) (04/13)

In re Joseph Andrew Smith,
DebtorCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$155,675.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
CASH IN HAND Cash in wallet	C.C.P. § 703.140(b)(5)	88.00	88.00
CHECKING, SAVINGS, OTHE FINANCIAL ACCTS Chase Bank, McAllen, TX (2,365.35), Inter National Bank, McAllen TX (500.00) American Express Serve (440.03)	C.C.P. § 703.140(b)(5)	3,305.38	3,305.38
REAL PROPERTY 808 S. 4th Circle, McAllen, Texas 78501 (.2514 ac.)	Prop. 41.001; 41.002; Const. Art. 16 §§ 50, 51	106,000.00	106,000.00

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6C (Official Form 6C) (04/13)

Continuation Sheet # 1 – Page 2

In re Joseph Andrew Smith – Debtor

Case No. _____

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under USC 522 §§ (b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
<u>Household Goods and Furnishings</u> All at replacement value			
LG refrigerator (200), 1989 Whirlpool stove (200), Maytag gas cooktop (250), 1989 Frigidaire Freezer (65), mini-fridge (55), 3 LG TV's (450), 1 Dynex TV (200), 2 old GE TV's (125), TV stand (50), large TV stand (200), electric piano (125), sewing machine (55), George Foreman Grill (50), Whirlpool washer/LG dryer (225), Vitamix blender (150), Kitchenaid mixer (75), Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.222(a)(1)	2,475.00	2,475.00
2 recliner chairs (120), rocking chair (50), dining room table / 4 chairs (220), couch set w/ottoman / recliner (250), leather chair w/ottoman (100), large mirror (40), large shelve (70), 2 small shelves (50), 8 bar stools (160), Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.222(a)(1)	1,060.00	1,060.00
Twin beds (100), king size bed / mattress (300), 2 nightstands (150), 2 large dressers (400), Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.222(a)(1)	950.00	950.00

Sheet 1 of 3 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (04/13)
Continuation Sheet # 2 – Page 3

In re Joseph Andrew Smith – Debtor

Case No. _____

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under USC 522 §§ (b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Desktop computer w / monitor / keyboard (130), Apple MacBook (500), Apple MacBook Air (500) Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.002(a)(1)	1,330.00	1,330.00
<u>Books, pictures and other art objects</u>			
Misc. books (250), paintings (200) Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.002 (a)(1)	450.00	450.00
<u>Wearing Apparel</u>			
3 men's suits, men's and lady's business and casual clothing (1500) Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.002 (a)(2),(5)	1,500.00	1,500.00
<u>Furs and Jewelry</u>			
2 men's watches (500), Lady's necklace (400), ear rings (200), wedding ring (600) Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.002 (a)(6)	1,700.00	1,700.00
<u>Sports, Photographic and Other Hobby Equipment</u>			
Misc. camera equipment (50), camera lights (100), hand weights (50), elliptical (300), 2 bicycles (200) Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.002 (a)(8)	700.00	700.00
<u>Annuities</u> Allstate Annuity	Ins. 1108.051	3,534.00	3,534.00
<u>Pensions</u> Texas Retirement Systems	11 U.S.C. § 522(b)(3)(c)	30,507.00	30,507.00
Hewitt Associates LLC	11 U.S.C. § 522(b)(3)(c)	20,974.00	20,974.00

B6C (Official Form 6C) (04/13)
Continuations Sheet # 3 - Page 4

In re Joseph Andrew Smith – Debtor

Case No. _____

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under USC 522 §§ (b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
<u>Stocks and Interests in Businesses</u>			
Membership share (50%) in Avants Smith, Inc. (Insolvent / Inactive)	C.C.P. § 703.140(b)(5)	1.00	1.00
<u>Automobiles, Trucks</u>			
2010 Toyota Scion XB	Prop. 42.002 (a)(9)	9,750.00	9,750.00
<u>Office Equipment and Furnishings</u>			
Office desk (50), file cabinet (50), wood file cabinet (75), 2 office chairs (300), office chair (50), office desk (150), Location: 808 S. 4 th Circle, McAllen, TX	Prop. 42.002 (a)(1)	675.00	675.00
<u>Animals</u>			
Daschund dog	Prop. 42.002 (a)(10),(11)	200.00	200.00
Multibreed dog	Prop. 42.002 (a)(10),(11)	50.00	50.00
<u>Other Personal Property</u>			
Power tools	Prop. 42.002 (a)(1)	75.00	75.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Property Claimed as Exempt

B 6D (Official Form 6D) (12/07)

In re Joseph Andrew Smith,
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2485749			1. 1-1-2011 Judgement Lien o/s taxes - Avants Smith, Inc.				13,512.00	
Internal Revenue Service 1101 E. Hackberry Ave, Ste 600 McAllen TX 78501	X	J	VALUE \$ 55,000.00					
ACCOUNT NO. 88445**			2. 4-5-2012 Judgement Lien Office Furniture Avants Smith Inc.				3,234.00	3,234.00
Lack's Valley Stores, Ltd. 1300 San Patricia Pharr, TX 78577 (956) 702-6726	X	J	VALUE \$ 55,000.00					
ACCOUNT NO. 2847**			3. 3-14-2012 Judgement Lien Office Furniture Avants Smith Inc.				8,752.00	8,752.00
Lack's Valley Stores, Ltd. 1300 San Patricia Pharr, TX 78577 (956) 702-6726	X	J	VALUE \$ 55,000.00					
Subtotal ► (Total of this page)							\$ 25,498.00	\$ 11,986.00
Total ► (Use only on last page)							\$	\$

2 continuation sheets
attached(Report also on Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

B 6D (Official Form 6D) (12/07) – Cont.

2

In re Joseph Andrew Smith,
DebtorCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN , AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 251168	X	J	4. 6-1-2010 Judgement Lien Business loan Avants Smith Inc.				11,224.37	11,224.37
Lone Star National Bank 200 Lindberg Ave McAllen, TX 78501			VALUE \$ 55,000.00					
ACCOUNT NO. 253158								
Lone Star National Bank 200 Lindberg Ave McAllen, TX 78501 (956) 682-6364	X	J	5. 3-1-2012 Judgement Lien Business loan Avants Smith Inc.				37,604.92	37,604.92
ACCOUNT NO. 99745445								
Nationstar Mortgage P.O. Box 619033 Dallas, TX 75261			6. 12-2006 Fiirst mortgage loan see Continuation Sheet					
ACCOUNT NO. 99745478	X	J	7. 12-2006 Second mortgage loan - see Continuation Sheet				2,367.00	
Nationstar Mortgage P.O. Box 619033 Dallas, TX 75261			VALUE \$ 55,000.00					
ACCOUNT NO. 70403263								
Toyota Motor Credit 19001 S Western Ave Torrance, CA 90501	X	J	March 10, 2010 Vehicle loan 2010 Toyota Scion XB				3,176.77	
VALUE \$ 9,393.00								
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims							\$ 90,662.06	\$ 48,829.29
Subtotal (s) ► (Total(s) of this page)							\$ 116,160.06	\$ 60,815.29
Total(s) ► (Use only on last page)								

(Report also on
Summary of Schedules.)(If applicable,
report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

B 6D (Official Form 6D) (12/07)
Continuation Sheet # 2

In re Joseph Andrew Smith,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Description of Property Subject to Lien

1. 2. 3. 4. 5. 6. 7.

2213 Harvey Dr. McAllen, TX 78501

B6E (Official Form 6E) (04/13)

In re Joseph Andrew Smith
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) – Cont.

In re Joseph Andrew Smith
Debtor

Case No. _____
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

B6E (Official Form 6E) (04/13) – Cont.

In re Joseph Andrew Smith,
*Debtor*Case No. _____
*(if known)***SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 2485749	X	J	Jan. 1 - Dec. 31, 2011 Taxes owed to Governmental Unit.				1,822.28	1,822.28	
Dept. of Treasury Internal Revenue Service 1101 E. Hackberry Ave, Ste 600 McAllen TX 78501									
Account No. 4497271186		H	Nov. 10, 2005 Monies owed for student loans while attending college.				10,202.00	10,202.00	
Student Assistance Foundation PO Box 1689 Helena MT 59624-1689									
Account No.									
Account No.									
Sheet no. ____ of ____ continuation sheets attached to Schedule of Creditors Holding Priority Claims							Subtotals▶ \$ 12,024.28	\$ 12,024.28	
Total▶ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$ 12,024.28		
Totals▶ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$ 12,024.28	\$

B 6F (Official Form 6F) (12/07)

In re Joseph Andrew Smith
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 61191882**** Ally Financial P.O. Box 380901 Bloomington, MN 55438	X	J	July 22, 2008 Avants Smith, Inc. Company vehicle re-posessed - guarantee				8,772.00
ACCOUNT NO. 61191840**** Ally Financial P.O. Box 380901 Bloomington, MN 55438	X	J	July 22, 2008 Avants Smith, Inc. Company vehicle re-posessed - guarantee				7,582.00
ACCOUNT NO. 14** Bank of America PO Box 982235 El Paso, TX 79998		H	August 22, 2008 Misc. credit card charges				1,097.00
ACCOUNT NO. 54889750**** Capital One Bank USA NA POB 30281 Salt Lake City, UT 84130		H	May 29, 2003 Misc. credit card charges				187.00
Subtotal▶							\$ 23,054.00
Total▶							\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

2 continuation sheets attached

B 6F (Official Form 6F) (12/07) - Cont.

In re Joseph Andrew Smith,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 414720205069*							
Chase Bank USA NA P.O. Box 15298 Wilmington, DE 19850		H	June 14, 2009 Avants Smitj, Inc. Misc. corporate credit card charges				5,594.00
ACCOUNT NO. 475598002065**							
Compass Bank 2009 Beltline Road SW Decatur, AL 35603		H	July 27, 2011 Avants Smith, Inc. Misc. corporate credit card charges				18,472.00
ACCOUNT NO.							
Fidelity Investments P.O. Box 982235 El Paso, TX 79998		H	August 22, 2008 Avants Smith, Inc. Misc. corporate credit card charges				1,048.00
ACCOUNT NO. 0140609561390							
Navy Federal Credit Union 820 Follin Lane SE Vienna, VA 22180	X	J	August 8, 2013 Avants Smith, Inc. Corp. loan Misc. credit card debt				8,960.00
ACCOUNT NO. N/A							
Receivables Exchange 437 Madison Avenue, 28th Floor New York, NY 10022	X	J	March 7, 2013 Avants Smith, Inc. Corp. Loan - Assignment of business receivables				181,879.06

Sheet no. 1 of 2 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal▶

\$
314,096.06

Total▶

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

In re Joseph Andrew Smith
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: N/A Snap Advances 497 Rockaway Avenue, Ste. 1 Valley Stream, New York 11581	X	J	June 1, 2012 Avants Smith, Inc. Corp. Loan - Assignmen business receivables	X			112510.00
Account No: 4497271186SF0**** Student Assistance Found 2500 Broadway POB 5209 Helena, MT 59604		H	Student loans for Attendance at college.				10,202.00
Account No: 11002**** TD Auto Finance PO Box 9223 Farmington, MI 48333	X	J	January 6, 2012 Avants Smith, Inc. Company vehicle loan Vehicle re-possessed – Personal guarantee				16,685.00
Account No: 405524**** Toyota Motor Credit 19001 S Western Ave Torrance, CA 90501	X	J	January 5, 2012 Avants Smith, Inc. Company vehicle loan Vehicle re-possessed – Personal Guarantee				8,488.00

Subtotal: \$44,335.00**Total: \$381,485.06**

B 6H (Official Form 6H) (12/07)

In re Joseph Andrew Smith,
DebtorCase No. _____
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	Snap Advances 497 Rockaway Avenue, Ste. 1 Valley Stream, New York 11581
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	Receivables Exchange 437 Madison Avenue, 28th Floor New York, NY 10022
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	Lack's Valley Stores, Ltd. 1300 San Patricia Pharr, TX 78577
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	Lone Star Ntional Bank 200 Lindberg Ave McAllen, TX 78501
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	Internal Revenue Service Federal Tax Lien 1101 E. Hackberry Ave, Ste 600 McAllen TX 78501
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	Toyota Motor Credit 19001 S Western Ave Torrance, CA 90501
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	TD Auto Finance PO Box 9223 Farmington, MI 48333
Avants Smith, Inc. DBA L3 Technologies 200 S. 10th Street, 15th Floor McAllen, TX 78501	Ally Financial P.O. Box 380901 Bloomington, MN 55438

B 6H (Official Form 6H) (12/07)

In re Joseph Andrew Smith,
DebtorCase No. _____
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Chris Avants 225 Londonderry, Ste 114 Waco TX 76712	Internal Revenue Service Federal Tax Lien 1101 E. Hackberry Ave, Ste 600 McAllen TX 78501
Chris Avants 225 Londonderry, Ste 114 Waco TX 76712	Snap Advances 497 Rockaway Avenue, Ste. 1 Valley Stream, New York 11581
Chris Avants 225 Londonderry, Ste 114 Waco TX 76712	Ally Financial P.O. Box 380901 Bloomington, MN 55438
Debra Smith 808 S. 4 th Circle McAllen, TX 78501	Nationstar Mortgage P.O. Box 619033 Dallas, TX 75261
Debra Smith 808 S. 4 th Circle McAllen, TX 78501	Nationstar Mortgage P.O. Box 619033 Dallas, TX 75261
Debra Smith 808 S. 4 th Circle McAllen, TX 78501	Chase Bank USA NA P.O. Box 15298 Wilmington, DE 19850

Fill in this information to identify your case:

Debtor 1	Joseph	Andrew	Smith
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Southern District of Texas	
Case number (If known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
- ☒ Not employed

Occupation

Sales Representative

Employer's name

Teacher

Employer's address

IDEA Public Schools

Number Street

401 S. First Street

City State ZIP Code

Donna TX 78531

How long employed there?

7 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ 2.873.99
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ 2.873.99